

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jose M. Munoz
 Debtor

Case No. 20-10107-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db +Jose M. Munoz, 1017 N. Front St., Reading, PA 19601-1401
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14448916 +KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr.,
 Philadelphia, PA 19106-1541
 14448918 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
 San Diego, CA 92108-3007
 14448919 +Midland Funding LLC, P.O. Box 2001, Warren, MI 48090-2001
 14448921 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza,
 Farmingdale, NY 11735-4021
 14448922 +Torres Credit, Attn: Bankruptcy, Po Box 189, Carlisle, PA 17013-0189

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jad@cdllawoffice.com Feb 07 2020 03:16:47 JOHN A. DIGIAMBERARDINO,
 Case & DiGiamberardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2020 03:18:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 07 2020 03:18:19 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreregion03.ph.ecf@usdoj.gov Feb 07 2020 03:18:05 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14448911 +EDI: GMACFS.COM Feb 07 2020 08:03:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 14448912 +EDI: AMSHER.COM Feb 07 2020 08:04:00 AmSher Collection Srv, 4524 Southlake Parkway,
 Ste 15, Hoover, AL 35244-3271
 14448913 E-mail/Text: bankruptcy@bbandt.com Feb 07 2020 03:17:34 BB&T, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 14448914 +EDI: CCS.COM Feb 07 2020 08:03:00 Credit Collection Services, Attn: Bankruptcy,
 725 Canton St, Norwood, MA 02062-2679
 14448915 EDI: DISCOVER.COM Feb 07 2020 08:04:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 14453829 EDI: DISCOVER.COM Feb 07 2020 08:04:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14455038 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 07 2020 03:13:38 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14448917 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 07 2020 03:13:39
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 14448920 +E-mail/Text: blegal@phfa.org Feb 07 2020 03:18:07 PHFA, 211 N. Front St.,
 Harrisburg, PA 17101-1466
 14456542 +EDI: AIS.COM Feb 07 2020 08:03:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Keith
Form ID: 309I

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Date Rcvd: Feb 06, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

JOHN A. DIGIAMBERARDINO on behalf of Debtor Jose M. Munoz jad@cdllawoffice.com,
dmk@cdllawoffice.com
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1	Jose M. Munoz		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	20-10107-amc		
Social Security number or ITIN		xxx-xx-1872	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 1/8/20	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jose M. Munoz	
2. All other names used in the last 8 years	aka Jose M. Munoz Sanchez	
3. Address	1017 N. Front St. Reading, PA 19601	
4. Debtor's attorney Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610-372-9900 Email: jad@cdllawoffice.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 2/6/20

For more information, see page 2

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